

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

CHARLES S. VERNACCHIO  
BEVERLY A. VERNACCHIO  
Debtor(s)

Case No. 20-10339-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/17/2020.
- 2) The plan was confirmed on 08/20/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/18/2024.
- 6) Number of months from filing or conversion to last payment: 51.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,695.00.
- 10) Amount of unsecured claims discharged without full payment: \$99,320.28.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$48,500.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$48,500.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,250.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,092.46
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,342.46**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY	Secured	NA	16,718.30	16,718.30	16,718.30	0.00
AMERICAN EXPRESS NATIONAL BAN	Unsecured	NA	980.31	980.31	386.56	0.00
BEST EGG	Unsecured	2,241.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	NA	2,964.24	2,964.24	1,168.88	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	2,459.36	2,459.36	969.79	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,277.96	3,277.96	1,292.60	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	491.22	491.22	193.70	0.00
CAPITAL ONE BANK (USA), N.A.	Unsecured	NA	3,233.14	3,233.14	1,274.92	0.00
CITIBANK, N.A.	Unsecured	NA	971.51	971.51	383.10	0.00
CREDIT FIRST NA	Unsecured	NA	1,463.93	1,463.93	577.27	0.00
DISCOVER BANK	Unsecured	NA	4,485.75	4,485.75	1,768.86	0.00
DISCOVER BANK	Unsecured	NA	4,121.33	4,121.33	1,625.16	0.00
EINSTEIN MEDICAL CENTER	Unsecured	2,300.00	NA	NA	0.00	0.00
EINSTEIN PRACTICE PLAN, INC	Unsecured	411.00	NA	NA	0.00	0.00
GENESIS BC/CELTIC BANK	Unsecured	257.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	2,921.59	2,921.59	1,152.06	0.00
LVNV FUNDING	Unsecured	NA	680.56	680.56	268.36	0.00
LVNV FUNDING	Unsecured	NA	2,379.25	2,379.25	938.20	0.00
LVNV FUNDING	Unsecured	NA	2,266.33	2,266.33	893.68	0.00
MERRICK BANK	Unsecured	NA	3,610.44	3,610.44	1,423.70	0.00
MISSION LANE/BSB	Unsecured	2,035.00	NA	NA	0.00	0.00
MOHELA	Unsecured	53,876.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL GROUP, LLC	Secured	NA	18,230.23	18,230.23	0.00	0.00
ONEMAIN FINANCIAL GROUP, LLC	Unsecured	NA	NA	17,788.84	7,014.65	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	2,950.10	2,950.10	1,163.31	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,517.57	1,517.57	598.42	0.00
PRINCETON PATHOLOGY SERVICES	Unsecured	195.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	NA	332.14	332.14	130.98	0.00
SUBURBAN COMMUNITY HOSPITAL	Unsecured	2,083.91	NA	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION,	Secured	NA	147,023.77	NA	0.00	0.00
U.S. BANK NATIONAL ASSOCIATION,	Secured	NA	147,023.77	215.04	215.04	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEBBANK/GETTINGTON	Unsecured	250.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$215.04	\$215.04	\$0.00
Debt Secured by Vehicle	\$34,948.53	\$16,718.30	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$35,163.57</b>	<b>\$16,933.34</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,895.57</b>	<b>\$23,224.20</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$8,342.46</u>	
Disbursements to Creditors	<u>\$40,157.54</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$48,500.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2024

By: /s/ Kenneth E. West

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.